

### Pennsylvania Children's Health Insurance Program (PA CHIP) Coverage of 2019-Novel Coronavirus (COVID-19) Testing and Related Services Frequently Asked Questions (FAQs) Updated March 26, 2020

The Department of Human Services (DHS) understands there are concerns about the 2019-novel coronavirus (COVID-19) and has developed these FAQs to address questions regarding PA CHIP coverage of testing and related treatment for COVID-19.

The Pennsylvania Department of Health has a dedicated page for COVID-19 that provides daily updates. Click here for the most up to date information regarding COVID-19.

### What is coronavirus?

Coronaviruses are a large family of viruses, some causing illness in people and others circulating among animals, including camels, cats and bats.

The 2019 novel coronavirus (COVID-19) is a new virus that causes respiratory illness in people and can spread from person-to-person. This virus was first identified during an investigation into an outbreak in Wuhan, China.

### Will PA CHIP pay for COVID-19 tests?

Yes. PA CHIP will pay for COVID-19 testing when a doctor or health care practitioner determines it is medically necessary. There are no copayments for testing, screenings or office visits for COVID-19. Prior authorization is also not required for these services.

The Centers for Medicare & Medicaid Services (CMS) developed two new Healthcare Common Procedure Coding System (HCPCS) codes for providers and laboratories to use when testing for COVID-19. Procedure code U0001 is only to be used when billing for the tests developed by the Centers for Disease Control and Prevention (CDC). Procedure code U0002 is to be used to bill for non-CDC laboratory tests for COVID-19. These procedure codes will be available for use on April 1, 2020, effective for dates of service on or after February 4, 2020.

Providers should follow DOH guidance for evaluation, testing and reporting related to an enrollee suspected of having COVID-19 available <a href="here">here</a>.

### What other services will PA CHIP cover?

While there is no specific antiviral treatment for COVID-19, the PA CHIP program will cover medical services to help relieve symptoms for enrolled children. Some of the services available include:

- Physician services including sick and urgent care visits, house-calls in the physician's service area and telehealth services with a family practitioner, general practitioner or pediatrician.
- Urgent care services.
- X-rays and diagnostic testing with an order from your Primary Care Physician, specialist or facility provider.
- Hospital care (Inpatient and Outpatient).
- Emergency ambulance transportation
- Home health and home and community-based health care services.
- Nursing care services.
- Immunizations.





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- There is currently not a vaccine for COVID-19. The influenza vaccine does not protect against coronavirus infection; however, an annual flu vaccine can help keep you healthy during the flu season.
- Prescription drugs.
  - Over-the-counter medications for fever relief, cough preparations as well as medications related to the treatment of virus symptoms when prescribed by your physician and part of the CHIP MCO's formulary. Co-pays may apply.

### Will medical care related to COVID-19 have to be prior authorized?

Some PA CHIP covered services have to be prior authorized. For those services that do, such as X-rays or CT Scans, the MCO will expedite reviews for services related to COVID-19 when possible. Services may be approved for longer periods of time when necessary to ensure uninterrupted services.

### What if a provider cannot see a patient?

CHIP MCOs are making sure their provider networks can handle an increase in health care services related to COVID-19. If a CHIP MCO does not have enough health care providers in its network with the appropriate training and experience to meet the particular health care needs of its members, CHIP MCOs must cover services by providers who are out-of-network. CHIP enrollees should call their MCO Member Services line if they are having difficulty obtaining services.

### Will the PA CHIP Program pay for doctor visits provided using telehealth?

Yes. COVID-19 is a communicable disease and some beneficiaries may prefer to receive health care services using telehealth instead of in-person. A CHIP MCO is authorized to utilize telehealth the same as a physician office visit for examination, diagnosis and treatment of an illness provided the service is provided by the family practitioner, general practitioner or pediatrician.

### Will I be charged copayments for medical care related to COVID-19?

PA CHIP enrollees are not to be charged their standard copayments for testing, screening or office visits related to COVID-19.

### Can my child's CHIP coverage be terminated if we're not able to pay premiums right now? (Added 3/26/2020).

As long as a valid emergency disaster declaration related to COVID-19 issued by the governor is in effect, the CHIP managed care organizations (MCOs) are instructed to actively work with their enrolled families who are experiencing financial hardship and having difficulty paying their CHIP premiums. The CHIP MCOs will work with families to determine if their change in financial status makes them eligible for a lower cost premium tier of CHIP or eligible for Medical Assistance. Families that do not qualify for a lower cost premium or Medical Assistance will still be financially responsible for paying their premiums. The MCOs will work with these families to develop a payment plan. **CHIP MCOs will not disenroll any family for failure to pay a premium** as long as a valid emergency disaster declaration related to COVID-19 issued by the governor is in effect.





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An applicant cannot access the documents needed to verify information on an application for CHIP coverage. Can the MCO still enroll them? (Added 3/26/2020).

To ensure children get enrolled as quickly as possible into CHIP, CHIP is now accepting self-attestation of information on applications. Beginning immediately, and retroactive to March 1, 2020, CHIP will accept information as presented on a signed application as verified if the information cannot be obtained by the MCO in a readily available electronic source such as the Social Security Administration Database, TALX, and Equifax. **The application must be signed for self-attestation to be acceptable.** If the MCO cannot find information in electronic databases, they will still enroll the applicant in the appropriate category based on the applicant's income. Applicants who are 19 years old or older, cannot demonstrate citizenship or legal resident status, or already have private insurance will remain ineligible for CHIP and may be denied for those reasons.

### Is there a number I can call if I have questions or need assistance?

CHIP enrollees and providers who participate in the CHIP program should contact their CHIP MCO. If the CHIP MCO cannot be reached, call 1-800-986-5437.

**Aetna Better Health:** 

Member Services Center: 1-800-882-2447 Provider Services Center: 1-800-638-1232

**Capital Blue Cross:** 

Provider Services Center: 1-866-688-2242 Member Services Center: 1-800-543-7101

**Geisinger Health Plan:** 

Member Services Center: 1-866-621-5235 Provider Services Center: 1-866-621-5235

**Health Partners Plans:** 

Member Services Center: 1-888-888-1211 Provider Services Center: 1-888-991-9023 Highmark:

Member Services Center: 1-800-543-7105 Provider Services Center: 1-866-731-8080

**Independence Blue Cross:** 

Member Services Center: 1-800-464-5437 Provider Services Center: 1-800-275-2583

United Healthcare:

Member Services Center: 1-800-414-9025 Provider Services Center: 1-800-600-9007

**UPMC For Kids:** 

Member Services Center: 1-800-650-8762 Provider Services Center: 1-800-650-8762

### Where can I find more information about COVID-19?

The Pennsylvania Department of Health has a dedicated page for COVID-19 that provides daily updates. Click <u>here</u> for the most up to date information regarding COVID-19.

The Pennsylvania Insurance Department has issued a <u>Frequently Asked Questions</u> document related to commercial insurance coverage for COVID-19.

Additional information is also available on the CDC website and through CMS.

